

Debtor 1	<u>Mayvis</u>	<u>LaTrelle</u>	<u>Payne</u>
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	<u>Michael</u>	<u>Robert</u>	<u>Payne</u>
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: <u>District of New Jersey</u>			
Case number (if known)	<u>17-34674</u>		

FILED
JEANNE A. NAUGHTON, CLERK
JAN 23 2023
U.S. BANKRUPTCY COURT
TRENTON, NJ
 BY [Signature] **DEPUTY**

Official Form 423

Certification About a Financial Management Course

12/15

If you are an individual, you must take an approved course about personal financial management if:

- you filed for bankruptcy under chapter 7 or 13, or
- you filed for bankruptcy under chapter 11 and § 1141 (d)(3) does not apply.

In a joint case, each debtor must take the course. 11 U.S.C. §§ 727(a)(11) and 1328(g).

After you finish the course, the provider will give you a certificate. The provider may notify the court that you have completed the course. If the provider does notify the court, you need not file this form. If the provider does not notify the court, then Debtor 1 and Debtor 2 must each file this form with the certificate number before your debts will be discharged.

- If you filed under chapter 7 and you need to file this form, file it within 60 days after the first date set for the meeting of creditors under § 341 of the Bankruptcy Code.
- If you filed under chapter 11 or 13 and you need to file this form, file it before you make the last payment that your plan requires or before you file a motion for a discharge under § 1141(d)(5)(B) or § 1328(b) of the Bankruptcy Code. Fed. R. Bankr. P. 1007(c).

In some cases, the court can waive the requirement to take the financial management course. To have the requirement waived, you must file a motion with the court and obtain a court order.

Part 1: Tell the Court About the Required Course

You must check one:

- ☒ I completed an approved course in personal financial management:

Date I took the course 06/09/2022
 MM / DD / YYYY

Name of approved provider BE Adviser, LLC

Certificate number 15111-NJ-DE-036607221

- ☐ I am not required to complete a course in personal financial management because the court has granted my motion for a waiver of the requirement based on (check one):

- ☐ **Incapacity.** I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.
- ☐ **Disability.** My physical disability causes me to be unable to complete a course in personal financial management in person, by phone, or through the internet, even after I reasonably tried to do so.
- ☐ **Active duty.** I am currently on active military duty in a military combat zone.
- ☐ **Residence.** I live in a district in which the United States trustee (or bankruptcy administrator) has determined that the approved instructional courses cannot adequately meet my needs.

Part 2: Sign Here

I certify that the information I have provided is true and correct.



/s/ Michael Robert Payne
 Signature of debtor named on certificate

Michael Robert Payne
 Printed name of debtor

Date 06/10/2022
 MM / DD / YYYY



Certificate Number: 15111-NJ-DE-036607221


Bankruptcy Case Number: 17-34674



15111-NJ-DE-036607221

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on June 9, 2022, at 11:08 o'clock PM EDT, Michael Robert Payne completed a course on personal financial management given by internet by BE Adviser, LLC, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the District of New Jersey.

FILED
JEANNE A. NAUGHTON, CLERK
JAN 23 2023
U.S. BANKRUPTCY COURT
TRENTON, NJ
BY  DEPUTY

Date: June 10, 2022 By: /s/Ryan McDonough

Name: Ryan McDonough

Title: Executive Director of Education



Debtor 1	<u>Mayvis</u> First Name	<u>LaTrelle</u> Middle Name	<u>Payne</u> Last Name
Debtor 2 (Spouse, if filing)	<u>Michael</u> First Name	<u>Robert</u> Middle Name	<u>Payne</u> Last Name
United States Bankruptcy Court for the: <u>District of New Jersey</u>			
Case number (If known)	<u>17-34674</u>		

FILED
JEANNE A. NAUGHTON, CLERK

JAN 23 2023

U.S. BANKRUPTCY COURT
TRENTON, NJ
BY [Signature] DEPUTY

Official Form 423

Certification About a Financial Management Course

12/15

If you are an individual, you must take an approved course about personal financial management if:

- you filed for bankruptcy under chapter 7 or 13, or
- you filed for bankruptcy under chapter 11 and § 1141 (d)(3) does not apply.

In a joint case, each debtor must take the course. 11 U.S.C. §§ 727(a)(11) and 1328(g).

After you finish the course, the provider will give you a certificate. The provider may notify the court that you have completed the course. If the provider does not notify the court, you need not file this form. If the provider does not notify the court, then Debtor 1 and Debtor 2 must each file this form with the certificate number before your debts will be discharged.

- If you filed under chapter 7 and you need to file this form, file it within 60 days after the first date set for the meeting of creditors under § 341 of the Bankruptcy Code.
- If you filed under chapter 11 or 13 and you need to file this form, file it before you make the last payment that your plan requires or before you file a motion for a discharge under § 1141(d)(5)(B) or § 1328(b) of the Bankruptcy Code. Fed. R. Bankr. P. 1007(c).

In some cases, the court can waive the requirement to take the financial management course. To have the requirement waived, you must file a motion with the court and obtain a court order.

Part 1: Tell the Court About the Required Course

You must check one:

- ☒ I completed an approved course in personal financial management:

Date I took the course 06/09/2022
MM / DD / YYYY

Name of approved provider BE Adviser, LLC

Certificate number 15111-NJ-DE-036607220

- ☐ I am not required to complete a course in personal financial management because the court has granted my motion for a waiver of the requirement based on (check one):

- ☐ **Incapacity.** I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.
- ☐ **Disability.** My physical disability causes me to be unable to complete a course in personal financial management in person, by phone, or through the internet, even after I reasonably tried to do so.
- ☐ **Active duty.** I am currently on active military duty in a military combat zone.
- ☐ **Residence.** I live in a district in which the United States trustee (or bankruptcy administrator) has determined that the approved instructional courses cannot adequately meet my needs.

Part 2: Sign Here

I certify that the information I have provided is true and correct.

/s/ Mayvis LaTrelle Payne
Signature of debtor named on certificate

Mayvis LaTrelle Payne
Printed name of debtor

Date 06/10/2022
MM / DD / YYYY



Certificate Number: 15111-NJ-DE-036607220


Bankruptcy Case Number: 17-34674



15111-NJ-DE-036607220

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on June 9, 2022, at 11:08 o'clock PM EDT, Mayvis LaTrelle Payne completed a course on personal financial management given by internet by BE Adviser, LLC, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the District of New Jersey.

FILED
JEANNE A. NAUGHTON, CLERK
JAN 23 2023
U.S. BANKRUPTCY COURT
TRENTON, NJ
BY  DEPUTY

Date: June 10, 2022 By: /s/Ryan McDonough

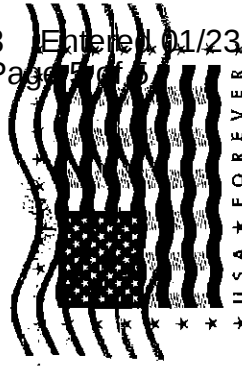
Name: Ryan McDonough

Title: Executive Director of Education



Payne
43 Chimney Ct.
Lawrence Harbor, NJ
08879

DV DANIELS NJ 070
21 JAN 2023 PM 6 L



United States Bankruptcy Court
District of New Jersey
402 East State Street
Trenton, NJ 08608

08608-150705

